

**REMARKS**

In the above-mentioned Office Action, all of the pending claims, claims 1-25, were rejected under §102(e) over Ogasawara. Additionally, objection was made to an informality in the abstract.

In response to the rejection of the claims, independent claims 1 and 21 have been amended, as set forth herein, in manners believed better to distinguish the invention of the present application over the cited reference used thereagainst.

With respect to exemplary claim 1, the claims has been amended, now to recite that the user equipment has transaction means and has further been amended now to recite the operation of changing the configuration of the transaction means based on received control information. Claim 21 has been analogously amended, i.e., the claims has been amended now to recite a transaction means in the user equipment and wherein the arrangement such that the configuration of the transaction means can be changed based on control information.

Ogasawara fails to disclose such method, or corresponding apparatus, as now-recited. That is to say, Ogasawara does not teach changing of configuration of the transaction means.

Upon review of Ogasawara, it appears that the disclosure is directed generally towards a manner in which a purchasing program is downloaded to a mobile phone wherein different merchants prepare slightly different programs. In other words, Ogasawara fails to disclose the changing of an already resident program.

Additionally, Ogasawara fails to teach the transferring of control information for changing the configuration of a transaction means. To the contrary, Ogasawara appears to pertain merely to the transferring of whole programs, price catalog information, and actual transaction data.

Additionally, with respect to claim 2, the claim further recites operation in which the transaction means are modified based upon information from the management entity. Column 3, lines 4-20 of Ogasawara describes different operation, namely an explanation of a merchant capable of preparing his own version of a purchasing program, and then downloading the whole

program to the mobile phone. No disclosure is made of the changing of parameters of an existing transaction means or of the modifying of the transaction means.

Also additionally, with respect to claim 3, the claim recites operation wherein the transaction means are modified to process electronic transactions in accordance with a transaction mechanism that is different from a previously used transaction mechanism. Column 13, lines 46-55 of Ogasawara, in contrast, explains operation in which a purchasing program is tailored by merchants and the tailored purchase transaction programs are provided to individual purchasers. In other words, this Ogasawara pertains to a plurality of different versions of purchasing programs that can be produced by a merchant and then downloaded to the mobile phone of the purchaser. Ogasawara therefore, does not teach the modifying of a transaction program already resident in a mobile phone.

Also additionally, with respect to claim 4, operation is recited in which the transaction means are updated based upon information from the management entity. In contrast, column 14, lines 11-26 of Ogasawara describes that various transaction related information is transferred between the mobile phone and a transaction server. That is to say, some information on a purchaser's IC card is updateable. However, there is no disclosure of updating of the transaction program.

And also additionally, with respect to claim 5, the claim recites operation in which at least one parameter is for use in electronic transactions by the user equipment, and the parameter is changed based upon information from the management entity. In contrast, column 10, lines 32-61 of Ogasawara describes that a purchasing program is downloaded and that transaction information is sent to the mobile phone. The reference fails to teach modifying a parameter of an electronic transaction program. Additionally, column 14, lines 33-49 describes details of how a purchasing program is downloaded to a mobile phone and executed. Description is only of product transaction information that is transferred between the server and the mobile phone.

Claims 22-25 are analogously further distinguishable over Ogasawara for these reasons.

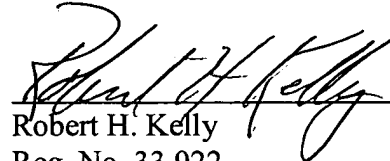
In light of the foregoing, independent claims 1 and 21 and the dependent claims dependent thereon, all as now-amended, are believed to be patentably distinguishable over Ogasawara and are, therefore, believed to be allowable. Accordingly, reexamination and

Appl. No. 10/085,937  
Amdt. dated December 1, 2004  
Reply to Office Action of September 3, 2004

reconsideration of these claims, as now-amended, is respectfully requested. Such early action is earnestly solicited.

Respectfully submitted,

Dated: 12/04

  
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